



USAF SERVICES

COMMUNITIES

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CONSCIOUS CONSUMER
BE AWARE & BEWARE

Generic Drugs Can Help Save Money at the Pharmacy

Prescription drugs can be a costly medical expense, especially for older people and those who are chronically ill. However, each state has a law that lets pharmacists substitute less expensive generic drugs for many of the brand name products. Depending on your prescription needs, your savings could be significant. Before you talk with your doctor or pharmacist about switching, there are a few things you should know about generic drugs and the law.

1. What is the difference between a generic and a brand name drug? Not much, except for name and price. A generic drug is called by its chemical name; a manufacturer assigns names to brand name drugs. The products have the same ingredients.

Standard practice and most state laws require that a generic drug be *generically equivalent* to its brand name counterpart. That is, it must have the same active ingredients, strength, and dosage form - pill, liquid or injection. The generic drug must also be *therapeutically equivalent* - it must be the same chemically and have the same medical effect.

See **Generic Drugs** on page 3

FAMILY MATTERS
BALANCING FAMILY, WORK & LIFE

Are Your Priorities in Order?

Your answers to the following questions could hold the key to have your priorities in order.

Do you view risk-taking as an important way to expand your horizons?

Are the decisions you make based on your happiness, or someone else's?

Do you look at new situations as learning experiences?

If you answered no to any of the above questions, you may be keeping yourself from reaching your true potential, say Rick Foster and Greg Hicks, authors of *How We Choose to be Happy*.

The key is to be true to yourself. Once you understand who you really are, it's easy. Here is how to tune in to "you".

1. Develop a mind set. Imagine an "ideal" life. Then repeat the words:

See **Priorities** on page 3

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"The most glorious moments in life are not the so-called days of success, but rather these days when out of dejection and despair you feel rise in you a challenge to life, and the promise of future accomplishments."

Gustave Flaubert

JUST THE FACTS:

Americans average 20 teaspoons of sugar daily in the form of added sweeteners in beverages and packaged foods. This translates to 18% of our total calorie intake for the day or almost three times the amount suggested by most health organization professionals.

Hints for cutting back:

1. Don't forgo sweets entirely.

This will likely set off a sugar binge. Appease your desire with frequent but small servings.

2. Think small. When buying sweets look for single serving or small serving sizes.

3. Make sweet calories count.

Select sweets that offer some nutritional value. Look for fat-free sweets or sweets that contain fiber or vitamins and minerals.

4. Eat sweets with meals. Eating a sugary sweet with or at the end of a meal helps keep portions small.

Source: www.runnersworld.com/nutrition, December 2000

Pump Fiction: Tips for Buying Home Exercise Equipment

Looking for a way to shape up? Keep fit? Stay limber? Regular exercise can help. Different types of exercise benefit the body in different ways: some improve flexibility; some improve muscular strength. Others enhance physical endurance and still others improve cardiovascular and respiratory efficiency.

The benefits of exercise are widely known, but the keys to maintaining an exercise program can be elusive. If you don't care for the health club scene, you can consider buying fitness equipment for home workouts. However, setting up a home gym can represent a sizable financial commitment as well as a lifestyle change. The Federal Trade Commission advises to exercise good judgement when evaluating advertising claims for fitness products. Before you buy, the FTC suggests you ask yourself the following questions:

1. What are your exercise goals? Look for the equipment that will best meet your individual fitness goals. Which exercise is best? The one you are most likely to stick with.

2. Will you really use the exercise equipment? In theory, exercising at home sounds great but if you don't use the equipment regularly, it will burn a hole in your pocket without burning any calories. Before you buy, commit to an ongoing exercise program. Set aside some time each day for exercise.

3. Can exercise equipment help you spot reduce? No. No piece of exercise equipment can burn off fat from a particular part of your body. Your weight depends on the number of calories you eat and use each day. Increasing your daily physical activity will burn more calories.

4. Can you see through outrageous claims? "Lose thirty pounds in only three minutes a day!" Sounds fabulous! But is it realistic? Here's

Evaluating Home Exercise Equipment

Stationary Bicycles.

- Easy to adjust seat, handlebars and resistance levels.
- Solid frame does not sway when pedaling.
- Large flywheel to simulate the smooth pedaling of an outdoor bike.
- Pedals should have toe straps to keep feet from slipping.
- Easy to reach and use monitor.
- Padded and comfortable seat.

Treadmills

- Easy to adjust incline.
- Full length hand rails.
- Easy to use monitor.
- Motor should be at least 1.0 h.p. Most models are designed for people who weigh 250 lbs or less.
- If walking is your exercise of choice most models will do. If you plan on jogging or running, look for a 10% grade and a speed of at least 9 m.p.h.
- Treadmills should be a minimum of 14" wide and 50" long

how you can spot some fantasies when sizing up advertising claims.

- Any ad that promises "easy" or "effortless" results are false.
- Claims that one machine can help burn calories or lose weight faster than others are nearly impossible to evaluate without scientific evidence.
- Equipment that works the entire body, rather than a specific group of muscles, usually will burn more calories than devices that only work one part.
- The more you use your equipment, the more calories you burn. That's why it is so important to select equipment that best suits you and your lifestyle.

5. Have you checked the fine print? Look for tip-offs that getting the desired advertised results requires more than just using the machine. Remember, that diet and exercise together are more effective in weight control than either diet or exercise alone.

Don't get caught up in dramatic before and after testimonials. These stories are probably not typical. Plus, celebrity endorsements don't

Stair climbers

- Smooth operation over a greater range of speeds and motions.
- Pedals and handles should be positioned to maintain a comfortable and secure posture.
- Clear and easy-to-understand monitors.
- Easy to adjust resistance.

Rowing Machines

- Continuous motion designed to closely simulate a real rowing shell with no break in motion between the drive and recovery portion of each stroke.
- Overall design that encourages natural muscle motion for a more effective workout.
- Large foot plates with adjustable straps.
- Stable frame that resists locking.

- Adjustable resistance levels for both upper and lower body.
- Clear, easy-to-read electronics.
- Easily adjusted elevations.
- Heavy duty frame, sturdy base.
- Folding frame with wheels for easy storage.

Source: *Meriter Health Services*,
www.meriter.com, December 2000

necessarily mean the equipment is right for you.

6. Can you try the equipment before you buy? Always try before you buy! Test equipment at a gym or YMCA or go to the store dressed for exercise and give the equipment a full test.

7. Have you shopped around? Before you buy read consumer and fitness articles that compare features and performance. Look at the entire cost for the equipment for delivery and set up. Check out warranties, guarantees and return policies. Be aware of customer service and support, too. Be thorough in your investigation.

Source: *Federal Trade Commission*,
www.ftc.gov, December 2000

JUST THE FACTS:

"Got sour cream and ice cream!" The "Got milk" mustaches you see on the celebrities in the milk advertisements are actually made from a combination of sour cream and melted vanilla ice cream.

Source: *The Hope heart Institute Newsletter*, Fall 2000

"Courage is resistance to fear, mastery of fear, not absence of fear."

Mark Twain

Generic Drugs

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2. Do all drugs have generic equivalents? No. Some drugs are protected by patents and are supplied by only one company. However, when the patent expires, other manufacturers can produce its generic version. Currently, about half the drugs on the market are available in generic form.

3. How do I get generic drugs? Talk with your doctor or pharmacist. Explain that you want the most effective drug at the best price. Ask your doctor to write prescriptions for generic drugs when possible.

4. Are there exceptions to the law? Yes. If your doctor writes on the prescription form that a specific brand name drug is required, your pharmacist must fill the prescription as written. That is a generic drug cannot be substituted.

However, your pharmacist can talk with your doctor about the prescription. Perhaps there is an acceptable generic drug that your doctor is not aware of. Your pharmacist can compare and evaluate generic and brand name drugs and may be able to consult with your doctor to provide the right medication at the best possible price.

5. Will my doctor automatically prescribe generic drugs? It depends on your physician. You can ask your doctor to write a prescription permitting substitution of a generic drug product when appropriate. You also can ask whether a generic product will be as effective and less costly. Or, you can request that only brand name products be used to fill your prescriptions.

6. Where can I get more information? The Food and Drug Administration has a toll-free hotline to answer questions about drug safety and efficacy. Call 1-800-532-4440. You can also visit the FDA at www.fda.gov and click on human drugs.

Source: *Federal Trade Commission*, www.ftc.gov, December 2000

DOLLARS & SENSE MAKING THE MOST OF YOUR MONEY

A Smart Consumer's Guide to Phone Service

It's one of those basic necessities that you probably take for granted - your phone service. You pay your bill when it comes due and there is always a dial tone when you pick up the receiver. But when was the last time you took a good look at that phone bill? Are you really getting the best deal?

Learn how to be a savvy telephone consumer with "A Smart Consumer's Guide to Telephone Service" from the Federal Communications Commission and the Coalition for Affordable Local and Long Distance Service. You will find out how to get the most out of your telephone service dollars.

There are two easy ways to get your free copy of this informative guide:

1. Call toll free 1-888-8PUEBLO (1-888-878-3256), weekdays (am to 8 pm EST and ask for item 594H.
2. Visit <http://www.pueblo.gsa.gov> and read this guide or print it and hundreds of other FCIC publications for free

Source: *U.S. General Services Administration*, January 2001

It's National TV-turnoff Week in April

- Every week, the average kid between two and 11 watches 1,197 minutes of television and spends 39 minutes talking with his or her parents.
- 10 hours or more of tv per week affects school performance.
- The average American watches an equivalent of 52 days of television per year.
- Every year, the average teen spends 900 hours in school and 1500 hours watching television.
- During the four-hour period of Saturday morning cartoons, there are over 200 ads for "junk" food.

Source: *Compiled by TV-Free America*. (202) 887-0436

SAVVY SURFING SAFELY NAVIGATING THE INTERNET

Tax Time Help

If you are looking for help with your tax return, check out these sources for forms and answers to frequently asked questions.

On the web:

- **www.turbotax.com** - provides tips, questions and answers, a tax estimator and electronic filing information.
- **www.irs.ustreas.gov** - this is the site for the internal revenue service. It offers tax help, forms, and publications.

By telephone:

- Use a touch tone phone to call TeleTax at **1-800-829-4477** for recorded tips on more than 140 topics.
- Call the IRS 24 hours a day at **1-800-829-1040**. Spanish-speaking tax payers also can receive assistance on this line Monday through Saturday.

Source: *Sun Herald*, January 2001

Priorities

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"I have a right to a life that pleases me; I'm responsible for my feelings, thoughts, and actions."

2. Identify priorities. Set a timer for four minutes and make a list of things that make you happy. Write quickly and don't judge your answers. When the time is up, notice how good you feel.

3. Rank happiness high. Review your list, and put a check next to the things you do regularly. Now look at the things you don't do, and make an effort to add them into your day.

4. Overcome fears. Ask yourself, "What am I afraid of?" Then tape yourself listing everything you can think of that will help you cope with your fears.

5. Explore your options. Recall a recent situation that turned out badly. Now imagine the ways in which you could have made the outcome different. The key is to discover what got in the way.

6. Focus on the good. Make a list of 10 things you are thankful for right now. Next to each item, write down who made this gift possible, and treat those people accordingly.

Source: *First for Women magazine*, August 2000

Paving the Way for New Traditions at Laughlin AFB

A new tradition in formal military dining began 18 November at Laughlin Air Force Base, Texas. The Fiesta Community Center hosted a Family Dining Out to kick off Military Family Appreciation Week. Months of planning, close coordination with the local high school Junior ROTC program, and aggressive solicitation of commercial sponsors led to an affordable evening for military and civilian families.

The program was designed to show spouses and youth some of the traditions and customs associated with formal military dining, including the POW/MIA ceremony and the "Grog" bowl. Although the event was recommended for youth ages 10 years and older, guests ranged in age from 8 to 80 years old.

Guests were welcomed into the club by the JROTC Saber Team. After a brief social, the dinner chime was sounded and guests entered the dining area. Appropriate toasts and introductions, the rules of the mess and procedures for the grog bowl were introduced. The Base Honor Guard provided a moving and inspiring POW/MIA ceremony honoring those missing or killed in combat. Prior to dinner and throughout the meal, the grog bowl was open and several guests found themselves sent to the grog for various transgressions of the rules of the mess. Command Chief Master Sergeant Stephen Enyeart was sent for failure to provide leadership with proper guidance in uniform requirements and two youths were sent for arguing (known as quibbling in the rules of the mess) about the coin momento.

Following dinner and intermission, guests were treated to a 6-minute video showing military families and youth participating in a variety of events. The guest speaker was Chief Master Sergeant (Retired) Terry "Hoss" Savoie from Central High School JROTC, San Angelo, Texas. His opening remarks included, "I think



This youth was sent to the grog at the Family Dining Out event at Laughlin Air Force Base. The event kicked off Military Family Appreciation Week.

that's the first time I ever saw a mother and daughter sent to the grog!" His inspirational speech on winning and determination was well appreciated by both youth and adults.

Laughlin's first Family Dining Out had remarkable participation enticing 95 guests to the function. Leadership agreed it was a great success that should be added to the Wing's annual calendar. After the Dining Out, the youth were interviewed. Most of the

responses were, "It was lots of fun, but next year I want to taste the green stuff [the grog]." A few parents stated their appreciation for the opportunity to give their children an idea about military traditions in a serious, yet family-oriented and fun environment.

Special thanks go to Laughlin's sponsors and volunteers. Without their support, the Family Dining Out would not have been the huge success that it was.

It's Showtime for Cadets at Hickman AFB

Kailua HS (HI-821). Cadets Patrick Shimabukuro, DJ Coles, Jenny Joao, Chantel Makuaole, Deanna Ledferd, Charles Beardsley, Shartara Mendonca and Isha York assisted Hickam AFB's Services Division by serving as stage assistants to Tops in Blue 2000.

This community service project allowed these cadets to witness first-hand, and assist, the Air Force's premier traveling

entertainment showcase.

They also broadened their horizons and learned valuable skills, as well as networking with the cast. The PACAF Vice Commander, Lt Gen Trapp, 15th ABW/CV, Col John West and the 15th Services Squadron Community/Youth Director, Julie Klembara all personally thanked the cadets and cast.

Needless to say the cadets were in awe and very appreciative to be able to lend a hand.

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www-p.afsv.af.mil/FamilyMemberPrograms/communitycenterprograms

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